

RBL Bank

ON LINE BANKING & TIPS FOR SAFE INTERNET BANKING



With the advent of the Internet and Internet-related services, technological conveniences and advances have made their way into our daily lives. So, it comes as no surprise to us that the banking industry has also developed into a major presence over the Internet as well.

What is Online/ Internet Banking?

Internet Banking or online banking refers to the banking services provided by the banks over the internet. For using internet banking services customers must possess an Internet banking ID and a password provided by the bank in which the individual customer has an account.

The common **internet banking services** offered by banks are:

- **Transactional activities** like funds transfer, bill pay, loan applications and transactions.
- **Non-transactional activities** like request for cheque book, stop payment, online statements, updating your contact information.

Online banking is very convenient & can save a lot of time and effort. Though you can undertake most transactions from the comforts of your home it is crucial to use internet banking safely.

Below mentioned are few smart tips for internet banking/Online Banking:

- 1- **Avoid accessing your Internet Banking account from a cyber cafe or a shared computer.** These are crowded places, and there are more chances of your password being traced or seen by others. If you have to login from such places, make sure you clear the cache and browsing history, and delete all the temporary files from the computer. Also, never allow the browser to remember your ID and password.
- 2- **Always type the address of the bank web site in the address bar of the browser to access your bank account**
- 3- **Change your password periodically, at least once a month-** For the first time you login to your internet banking account, you will need to use the password provided by the bank. However, you need to change this password in order to keep your account safe. In addition, keep changing your password at regular intervals. More importantly, keep the password confidential at all times.
- 4- **Never share your password with any one.** Your bank will never ask for your confidential information via phone or email. So whether you get an apparent phone call from the bank or an email requesting your details, do not give out your login information
- 5- **Install reliable antivirus software on your PC & ensure that it is updated regularly.**